

**What is claimed is:**

1. A terminal for conducting an *ad libitum* financial transaction intermediated by a payment token, comprising:
  - a radio frequency reader, said reader configured to read a radio frequency payment token presented as a payment medium for said *ad libitum* financial transaction, said radio frequency reader devoid of a capability to simulate a reader employing reader technology other than radio frequency;
  - and
  - an output device for confirming that a transaction is being performed
2. The terminal according to claim 1, further comprising a transaction register.
3. The terminal according to claim 2, wherein said transaction register is operated by a salesperson.
4. The terminal according to claim 1, further comprising a printer.
5. The terminal according to claim 4, wherein said printer is configured to print a transaction receipt.
6. The terminal according to claim 1, further comprising an imaging device.
7. The terminal according to claim 1, wherein the imaging device comprises a bar code reader.
8. A terminal for conducting a financial transaction, comprising:
  - a radio frequency reader, said reader configured to read a selected one of a plurality of payment tokens employing dissimilar data formats, and to provide data corresponding to an elicited response from said selected one of a plurality of payment tokens employing dissimilar data formats;

a memory for recording data and a machine-readable program, said memory in communication with said radio frequency reader;

a communication module in communication with said radio frequency reader and said memory, said communication module configured to communicate bidirectionally with a remote computer-based apparatus; and

a processor module in communication with said memory and said radio frequency reader, said processor module configured by said machine-readable program to attempt to decode said data corresponding to said elicited response;

wherein, responsive to an indication that said processor module is not configured to perform said decoding correctly, said communication module is configured to request from said remote computer-based apparatus at least one machine-readable instruction for properly configuring said processor module to decode said data.